

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 04-2308**

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In re: RICHARD E. SNYDER; In re: MARION B.  
SNYDER,

Debtors.

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RICHARD E. SNYDER; MARION B. SNYDER,

Appellants,

versus

EMC MORTGAGE CORPORATION,

Appellee.

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**No. 04-2309**

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In re: RICHARD E. SNYDER; In re: MARION B.  
SNYDER,

Debtors.

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RICHARD E. SNYDER; MARION B. SNYDER,

Appellants,

versus

ELLEN W. COSBY,

Appellee.

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Appeals from the United States District Court for the District of Maryland, at Baltimore. Benson Everett Legg, Chief District Judge. (CA-03-1840-1-BEL; CA-03-1841-1-BEL; BK-99-53312)

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Submitted: February 23, 2005

Decided: March 11, 2005

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Before WILKINSON, NIEMEYER, and KING, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Richard E. Snyder, Marion B. Snyder, Appellants Pro Se. R. Martin Caskey, LAW OFFICES OF MARTIN CASKEY, Baltimore, Maryland, for Appellee.

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Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

In these consolidated appeals, Richard E. Snyder and Marion B. Snyder appeal the district court's order affirming the decisions of the bankruptcy court. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Snyder v. EMC Mortgage Corp., Nos. CA-03-1840-1-BEL; CA-03-1841-1-BEL (D. Md. Sept. 30, 2004). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED